UNITED STATES DISTRICT COURT DISTRICT OF MARYLAND

KERI DWYER,)	
Plaintiff,)	
v.)	No. 1:15-cv-2322
DISCOVER FINANCIAL SERVICES)	
d/b/a Discover Card,)	
Defendant.)	

PLAINTIFF'S COMPLAINT

Plaintiff, KERI DWYER ("Plaintiff"), through her attorneys, alleges the following against Defendant, DISCOVER FINANCIAL SERVICES d/b/a Discover Card ("Defendant"):

INTRODUCTION

1. This action is brought pursuant to the Telephone Consumer Protection Act ("TCPA"), 47 U.S.C. § 227 et seq.

JURISDICTION AND VENUE

- 2. Jurisdiction of this court arises pursuant to 28 U.S.C. § 1331 and 47 U.S.C. § 227.
- 3. Venue is proper pursuant to 28 U.S.C. § 1391(b)(2) as the conduct giving rise to this action occurred in this district as Plaintiff resides in this district and Defendant transacts business in this district.

PARTIES

- 4. Plaintiff is a natural person residing in Middle River, Maryland.
- Defendant is a business entity incorporated in Delaware with an office located in Carol Stream, Illinois.
 - 6. Defendant acted through its agents, employees, officers, members, directors, heirs,

successors, assigns, principals, trustees, sureties, subrogees, representatives, and insurers.

FACTUAL ALLEGATIONS

- 7. In 2014 Defendant started calling (410) 804-56xx, Plaintiff's cellular telephone.
- 8. The purpose of Defendant's calls was to collect a debt.
- 9. These calls were for a non-emergency purpose.
- 10. Upon information and good faith belief, based on the frequency, number, nature and character of these calls, Defendant placed them by using an automatic telephone dialing system.
- 11. On or about January 29, 2015 at about 8:39am, Plaintiff instructed Defendant, through its employee, representative, or agent, to stop calling her.
- 12. Plaintiff revoked any consent, express or otherwise, for Defendant to use an automatic telephone dialing system to call her cell phone.
- 13. Defendant continued to use an automatic telephone dialing system to call Plaintiff's cell phone.
- 14. Between February 5 and April 30, 2015, Defendant used an automatic telephone dialing system to call Plaintiff's cellular telephone at least two hundred eighty-four (284) times.
 - 15. Defendant called Plaintiff's cell phone multiple times per day.
 - 16. Defendant called Plaintiff's cell phone up to eleven (11) times in a single day.
- 17. Defendant willfully and voluntarily used an automatic telephone dialing system to place these calls.
 - 18. Defendant intended to use an automatic telephone dialing system to place these calls.
- 19. Defendant did not have Plaintiff's express consent to use an automatic telephone dialing system to place these calls.

COUNT I

DEFENDANT VIOLATED THE TELEPHONE CONSUMER PROTECTION ACT

20. Defendant's actions alleged *supra* constitute numerous negligent violations of the

TCPA, entitling Plaintiff to an award of \$500.00 in statutory damages for each and every violation

pursuant to 47 U.S.C. § 227(b)(3)(B).

21. Defendant's actions alleged *supra* constitute numerous and multiple knowing and/or

willful violates of the TCPA, entitling Plaintiff to an award of \$1500.00 in statutory damages for

each and every violation pursuant to 47 U.S.C. § 227(b)(3)(B) and 47 U.S.C. § 227(b)(3)(C).

WHEREFORE, Plaintiff, KERI DWYER, respectfully requests judgment be entered against

Defendant, DISCOVER FINANCIAL SERVICES d/b/a Discover Card, for the following:

22. Statutory damages of \$500.00 for each and every negligent violation of the TCPA

pursuant to 47 U.S.C. § (b)(3)(B),

23. Statutory damages of \$1500.00 for each and every knowing and/or willful violation

of the TCPA pursuant to 47 U.S.C. § (b)(3)(b) and 47 U.S.C. § (b)(3)(C),

24. All court costs, witness fees and other fees incurred,

25. Any other relief that this Honorable Court deems appropriate.

Dated: August 7, 2015

RESPECTFULLY SUBMITTED,

By:/s/ Deborah Van Bergen

Deborah Van Bergen

Federal Bar No. 13998

D. G. Van Bergen, P.A.

1406 B Crain Hwy S Ste 104

Glen Burnie, MD 21061

Office: 410-863-1012

E-mail: deborah.vanbergen@cavtel.net

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